

Official Form 23 (10/06)

**UNITES STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Yves Marcellus
Debtor

Case No.: 19-19664
Chapter: 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING
PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file separate certification. Complete one of the following statements and file by the deadline stated below.

XX I, Yves Marcellus, the debtor in the above-styled case, hereby certify that On Nov. 17, 2020, ~~2019~~ (Date), I completed an instructional course in personal financial management provided by Solid Start Financial Education Services, LLC, and approved personal financial management provider.

Certificate No.: 12433-NJ DE-035095967

I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of (check the appropriate):

☐ Incapacity or disability, as defined in 11USC 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such course.

Signature of Debtor: Yves Marcellus
Date: 11-18-2020

Instructions: Use this form only to certify whether you complete a course in personal financial management. (Fed R. Bankr. P. 1007 (b) (7).) DO NOT use this form to file the certificate given to you by your pre-petition credit counseling provider and DO NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under Rule 341 of the Bankruptcy Code. In a Chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharging under Rule 1328(b) of the code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 12433-NJ-DE-035095967

Bankruptcy Case Number: 19-19664



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 17, 2020, at 1:59 o'clock PM EST, Yves Marcellus completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 17, 2020 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher